

Confidential Supervisory Information

THE COMMONWEALTH OF MASSACHUSETTS DIVISION OF BANKS



EXAMINATION REPORT

Examination Start Date: <Start Date>
Examination Cycle Ending: <Date>
Entity Name: <Entity name>
City, State: <City>, <State>

Entity Type: Choose Entity Type

Examination Type: Choose Examination Type

Subordinate and Affiliated Organizations Examined: Click here to enter text.

PROHIBITION OF DISCLOSURE OR RELEASE

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Division of Banks**Examination Report****Entity Name:****Examination Start Date:**

<Throughout this template, you will find instructions within angled brackets, “<” and “>.” Please delete the angled brackets and instructions before completing the report.

General Instructions:

The primary purpose of the report is to communicate examination findings to a supervised entity’s management, board of directors/trustees, or principals. The report must emphasize significant matters and avoid issues that do not affect or support a rating. Throughout the report, present information under Comments and Supporting Analysis in a well-organized and logical manner. Report comments should be concise, discussing major strengths and/or weaknesses to support the examiners’ conclusions. Limit supporting analysis to information that clearly and succinctly demonstrates the conclusions, and avoid including material for informational purposes that does not provide support for the rating or risk assessment.

Plain Language

Reports should follow “plain language” principles:

- *Identify your audience.*
- *Write in active voice (e.g., “identify the doer”).*
- *Use strong verbs and the simplest tense possible.*
- *Use simple everyday words except for necessary technical terms.*
- *Avoid jargon, excessive acronyms and abbreviations, multiple negatives, unnecessary qualifiers, and redundancies.*
- *Construct short, concise sentences.*
- *Express parallel ideas in parallel constructions (e.g., the bullets listed here each begin with a verb).*

Definition of Dates used in Examinations

The following definitions ensure accurate and consistent presentation of financial data in the report and consistent records of examination activities. The federal financial institution regulatory agencies use similar definitions.

Examination (As Of) Date – The date of the data presented in the report. Generally, this is the most recent quarterly information that is available. Significant subsequent events may result in the presentation of more recent data.

Examination Start Date (Examination Commenced) – The date the examination activity commenced. For all examinations, use the date that time was first charged to the examination.

Examination Completion Date (Examination Concluded) – The last day of examination activities.

Close (Examination Report Mail) Date – The day that the Division mails the final report to the entity.

Previous Examination Date – The examination start date of the prior examination. >

Division of Banks

Examination Report

Entity Name:

Examination Start Date:

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Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Examination Conclusions**

Conclusions on the findings of this examination and the results of interim monitoring and reviews.

Scope

<The scope should include a brief explanation of the examination activities undertaken, including, as applicable, the Risk Assessment, reviews for potential violations of state or federal consumer financial law (particularly unfair, deceptive or abusive acts or practices, and discrimination), review of the entity's compliance management system, review of the licensee's financial condition, evaluation of the licensee's performance pursuant to the Community Reinvestment Act statutes and regulations, or review of complaints. Identify the products/services and regulatory issues reviewed. Examples of Products/Services reviewed: [mortgage origination, mortgage servicing, short-term, small dollar lending, debt collection, education loans, check cashing, money orders/traveler's checks, money transmitting].>

[Click&type]

Conclusions and Comments

<The Conclusion must contain an overall conclusion, followed by a concise summary of the findings. The conclusion should match the tone and language of the rating definition(s). This section should include summary details or facts supporting the conclusion, including a summary of material deficiencies that support 3, 4, and 5 ratings or a CRA rating of Needs Improvement or Substantial Non-compliance. In addition, a discussion of the financial condition should also be captured in this section and include a summary of the findings which support the assigned financial rating. The narrative should include both positive and negative conclusions and be concise, constructive, and direct. The narrative comments do not need to cover every area reviewed during an examination. Rather, the comments should focus on those matters that support the overall conclusion and rating. >

[Click&type]

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Risk Assessment**

<The results of the final Risk Assessment should be included in this section. A narrative explanation should be provided in the Review and Findings section of the report. The supporting documentation and analysis for the risk assessment findings entered below should be documented in the Risk Assessment template and included in the examination workpapers. The date used for the current examination should be the date the examination activity commenced (Examination Start Date). The date used for previous examinations should be the examination start date of the prior examination.>

Element	Current MM/DD/YYYY	Preceding MM/DD/YYYY
Inherent Risk	[Select Rating]	[Select Rating]
Quality of Risk Controls and Mitigation	[Select Rating]	[Select Rating]
Overall Risk to Consumers*	[Select Rating]	[Select Rating]

Expected Change/Direction of Risk	<input type="checkbox"/> Increasing <input type="checkbox"/> Decreasing <input type="checkbox"/> Stable
Last Change in Direction	MM/DD/YYYY <input type="checkbox"/> Increasing <input type="checkbox"/> Decreasing <input type="checkbox"/> Stable

** The inherent risk identified in a particular business line or supervised entity, mitigated or amplified by the strength or weakness of the controls to address those risks.*

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Consumer Protection Compliance Rating(s)**

<Insert the current examination(s) rating for the regulated entity and choose the correct rating definition below. Note that only certain supervised entity types are assigned a CRA or Financial Rating. If preparing the examination report for an entity that is not assigned a Financial Rating, then delete all of the Financial Ratings and the corresponding definition language below. Ensure that the examination rating(s) are supported in the workpapers and the Final Scope Summary. The procedures for determining the examination rating(s) as well as the definitions for each of the rating(s) are located in the "Close the Examination" section of the Examination Manual. The order of the ratings should be consistent with the severity of the assigned rating. As such an examination which receives a "2" for a Compliance Rating and "3" for a Financial Rating should have the Financial Rating listed first. The dates are the examination start dates. In the table below, if the previous consumer compliance examinations were conducted by other agencies, note the agency's name under the rating.>

	Current Examination	Previous Examinations (if applicable)	
	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
Compliance Rating	Select Rating	Select Rating	Select Rating
Financial Rating	Select Rating	Select Rating	Select Rating
CRA Rating	Select Rating	Select Rating	Select Rating

Compliance Rating

A supervised entity with this rating *<Insert rating here and choose the appropriate definition language below. Then delete the other ratings and definition language below. **NOTE: THE DIVISION ADOPTED THESE FFIEC-APPROVED DEFINITIONS; THEY MAY NOT BE EDITED.**>*

"1"

Is in a strong compliance position. Management is capable of and staff is sufficient for effectuating compliance. An effective compliance program, including an efficient system of internal procedures and controls, has been established. Changes in consumer statutes and regulations are promptly reflected in the institution's policies, procedures, and compliance training. The institution provides adequate training for its employees. If any violations are noted, they relate to relatively minor deficiencies in forms or practices that are easily corrected. There is no evidence of discriminatory acts or practices, reimbursable violations, or practices resulting in repeat violations. Violations and deficiencies are promptly corrected by management. As a result, the institution gives no cause for supervisory concern.

"2"

Division of Banks**Examination Report****Entity Name:****Examination Start Date:**

Is in a generally strong compliance position. Management is capable of administering an effective compliance program. Although a system of internal operating procedures and controls has been established to ensure compliance, violations have nonetheless occurred. These violations, however, involve technical aspects of the law or result from oversight on the part of operating personnel. Modification in the institution's compliance program and/or the establishment of additional review/audit procedures may eliminate many of the violations. Compliance training is satisfactory. There is no evidence of discriminatory acts or practices, reimbursable violations, or practices resulting in repeat violations.

“3”

Is in a less than satisfactory compliance position. It is a cause for supervisory concern and requires more than normal supervision to remedy deficiencies. Violations may be numerous. In addition, previously identified practices resulting in violations may remain uncorrected. Overcharges, if present, involve a few consumers and are minimal in amount. There is no evidence of discriminatory acts or practices. Although management may have the ability to effectuate compliance, increased efforts are necessary. The numerous violations discovered are an indication that management has not devoted sufficient time and attention to consumer compliance. Operating procedures and controls have not proven effective and require strengthening. This may be accomplished by, among other things, designating a compliance officer and developing and implementing a comprehensive and effective compliance program. By identifying an institution with marginal compliance early, additional supervisory measures may be employed to eliminate violations and prevent further deterioration in the institution's less-than-satisfactory compliance position.

“4”

Requires close supervisory attention and monitoring to promptly correct the serious compliance problems disclosed. Numerous violations are present. Overcharges, if any, affect a significant number of consumers and involve a substantial amount of money. Often practices resulting in violations and cited at previous examinations remain uncorrected. Discriminatory acts or practices may be in evidence. Clearly, management has not exerted sufficient effort to ensure compliance. Its attitude may indicate a lack of interest in administering an effective compliance program, which may have contributed to the seriousness of the institution's compliance problems. Internal procedures and controls have not proven effective and are seriously deficient. Prompt action on the part of the supervisory agency may enable the institution to correct its deficiencies and improve its compliance position.

“5”

Is in need of the strongest supervisory attention and monitoring. It is substantially in non-compliance with the consumer statutes and regulations. Management has demonstrated its unwillingness or inability to operate within the scope of consumer statutes and regulations. Previous efforts on the part of the regulatory authority to obtain voluntary compliance have been unproductive. Discrimination, substantial overcharges, or practices resulting in serious repeat violations are present.

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Financial Rating**

A supervised entity with this rating *<Insert rating here and choose the appropriate definition language below. Then delete the other ratings and definition language below. NOTE: THE DIVISION ADOPTED THESE UFIRS-APPROVED DEFINITIONS; THEY MAY NOT BE EDITED.>*

“1”

Is basically sound in every respect; any adverse findings or comments are of a minor nature and can be handled in a routine manner. Such institutions are resistant to external economic and financial disturbances and are more capable of withstanding the vagaries of business conditions than institutions with lower ratings. As a result, such institutions give no cause for supervisory concern.

“2”

Is fundamentally sound, but may reflect modest weaknesses correctable in the normal course of business. The nature and severity of deficiencies, however, are not considered material and, therefore, such institutions are stable and able to withstand business fluctuations quite well. While areas of weakness could develop into conditions of greater concern, the supervisory response is limited to the extent that minor adjustments are resolved in the normal course and operations continue satisfactory.

“3”

Exhibits financial, operational or compliance weaknesses ranging from moderately severe to unsatisfactory. When weaknesses relate to financial condition, such institutions may be vulnerable to the onset of adverse business conditions and could easily deteriorate if concerted action is not effective in correcting the areas of weakness. Institutions which are in significant non-compliance with laws and regulations may also be accorded this rating. Generally, these institutions give cause for supervisory concern and require more than normal supervision to address deficiencies. Overall strength and financial capacity, however, are still such as to make failure only a remote possibility.

“4”

Has an immoderate volume of serious financial weaknesses or a combination of other conditions that are unsatisfactory. Major and serious problems or unsafe and unsound conditions may exist which are not being satisfactorily addressed or resolved. Unless effective action is taken to correct these conditions, they could reasonably develop into a situation that could impair future viability, and, as such, could constitute a threat to the interests of depositors. A higher potential for failure is present but is not yet imminent or pronounced. Institutions in this category require close supervisory attention and financial surveillance and a definitive plan for corrective action.

“5”

Division of Banks**Examination Report****Entity Name:****Examination Start Date:**

Has an extremely high immediate or near term probability of failure. The volume and severity of weaknesses or unsafe and unsound conditions are so critical as to require urgent aid from stockholders or other public or private sources of financial assistance. In the absence of urgent and decisive corrective measures, these situations will likely result in failure or some form of emergency assistance, merger or acquisition.

CRA Rating

In assigning a rating, the Commissioner evaluates an institution's performance under the applicable performance criteria in accordance with the applicable statutes and regulations, which provides for adjustments on the basis of evidence of discriminatory or other illegal credit practices.

An institution's performance need not fit each aspect of a particular rating profile in order to receive that rating, and exceptionally strong performance with respect to some aspects may compensate for weak performance in others. The institution's overall performance, however, must be consistent with safe and sound lending practices and generally with the appropriate rating profile.

<Insert Entity Name here> is assigned a rating of <Insert rating here and choose the appropriate definition language below. Then delete the other ratings and definition language below. NOTE: THE DIVISION ADOPTED THESE FDIC-APPROVED DEFINITIONS; THEY MAY NOT BE EDITED.>. An institution in this group

"Outstanding"

Has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

"High Satisfactory"

Has a highly satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

"Satisfactory"

Has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

"Needs to Improve"

Division of Banks**Examination Report****Entity Name:****Examination Start Date:**

Needs to improve its overall record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

“Substantial Noncompliance”

Has a substantially deficient record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

<The Examiner-in-Charge (EIC) and a Manager will sign the examination report.

/s/ <EIC signature>

Examiner-in-Charge

/s/ <Manager signature>

<Senior> Deputy Commissioner

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Matters Requiring Attention**

Specific expectations and time frames for actions requiring prompt response and corrective action.

<This section should include significant matters requiring prompt board or principal and management attention, corrective action, and a written response to the Division. There may be other corrective actions that do not get incorporated here because they do not require attention from the Board or Principal(s) nor do they require a written response to the Division. Those corrective actions should be included under Required Corrective Actions in the Review and Findings section.

Communicate specific expected actions and time frames. Do not use of the term “should” when you require the board or principal(s) and management to take corrective action; instead, use “must.”>

<Select one of the following paragraphs and delete the other.>

This examination found no matters requiring a written response from the <board of directors/trustees or principals>; however, <the board or principal(s)> is responsible for the adoption and implementation of any corrective actions discussed in other sections of this report.

<or>

This examination found the following matters that the <board of directors/trustees or principals> must specifically address in their written response to this examination report. The <board of directors/trustees or principals> is also responsible for the adoption and implementation of any corrective actions discussed in other sections of this report.

Matter Requiring Attention	Due Date	Required Response
[Click&Type]	[Click&Type]	[Click&Type]
[Click&Type]	[Click&Type]	[Click&Type]
[Click&Type]	[Click&Type]	[Click&Type]
[Click&Type]	[Click&Type]	[Click&Type]
[Click&Type]	[Click&Type]	[Click&Type]
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[Click&Type]	[Click&Type]	[Click&Type]
[Click&Type]	[Click&Type]	[Click&Type]

Division of Banks

Examination Report

Entity Name:

Examination Start Date:

[Click&Type]

[Click&Type]

[Click&Type]

[Click&Type]

[Click&Type]

[Click&Type]

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Review and Findings****Assessment of Risks**

Aspects of a supervised entity's products or operations that increase the risk of unfair, deceptive, or abusive acts or practices; of discrimination; or of violations of other state or federal consumer financial laws (inherent risks).

<The conclusion must contain an overall Conclusion about the Inherent Risk findings from the Division's Risk Assessment and should include summary details or facts supporting the conclusion. Include details supporting the conclusion in the Comments and Supporting Analysis section.>

Conclusion

[Click&type]

Comments and Supporting Analysis

[Click&type]

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Compliance Management Review**

The effectiveness of the supervised entity's strategy for identifying and managing inherent risks and the strength of the entity's overall system of compliance management.

<The conclusion must contain an overall Conclusion about the effectiveness of the supervised entity's strategy for identifying and managing inherent risks to consumers and managing its consumer compliance responsibilities. The Conclusion section should include summary details or facts supporting the conclusion, including a summary of material deficiencies. Provide details supporting the conclusion in the Comments and Supporting Analysis section.>

Conclusion

[Click&type]

Comments and Supporting Analysis

[Click&type]

Required Corrective Actions

To address weaknesses in managing risks of potential unfair, deceptive, or abusive acts or practices; of discrimination; or of other violations of state or federal consumer financial law.

<This section identifies specific actions that management must take to resolve supervisory concerns, including specific time frames for completion. If there are no corrective actions for a particular area, just insert "N/A." Actions requiring board or principal attention, including repeat deficiencies, should be included under Matters Requiring Attention in the Examination Conclusions section. Recommendations or ideas for management to consider should be provided in the Recommendations section; they should not be included under Required Corrective Actions.>

[Click&type]

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Area Reviewed [insert area name - I]**

<.This section (Area Reviewed, Conclusion, Comments and Supporting Analysis, and Required Corrective Actions) should be repeated as many times as necessary to cover the different reviews conducted during the examination. The area reviewed should include findings for each specific product or service that was reviewed. For example, the area reviewed may be Mortgage Origination. The Conclusion, Comments and Supporting Analysis, and Required Corrective Actions should focus on mortgage origination and any statutory or regulatory issues identified for the area reviewed. The conclusion must contain an overall conclusion on the area reviewed and summary details or facts supporting the conclusion, including a summary of material deficiencies. Include details supporting the conclusion in the Comments and Supporting Analysis section. If no deficiencies exist, it should be stated and the Required Corrective Actions section should state "N/A".

The Financial Condition Review should be included as an Area Reviewed. Please see the Scope Summary for instructions on what should be included in the Financial Condition Review. In addition, the CRA review should be conducted as an Area Reviewed.

>

[Click&type description]

Conclusion

[Click&type]

Comments and Supporting Analysis

<If a regulatory violation is identified, include the citation for the violation, consistent with the format from the Supervision and Examination System.>

[Click&type]

Required Corrective Actions

<This section identifies specific actions that management must take to resolve supervisory concerns, including specific time frames for completion. If there are no required corrective actions for a particular area, state "N/A". Actions requiring board or principal attention, including repeat deficiencies, should be included under Matters Requiring Attention in the Examination Conclusions section. Recommendations or ideas for management to consider should be provided under the Recommendations section; they should not be included under Required Corrective Actions.>

[Click&type]

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Area Reviewed [insert area name - 2]**

<.This section (Area Reviewed, Conclusion, Comments and Supporting Analysis, and Required Corrective Actions) should be repeated as many times as necessary to cover the different reviews conducted during the examination. The area reviewed should include findings for each specific product or service that was reviewed. For example, the area reviewed may be Mortgage Origination. The Conclusion, Comments and Supporting Analysis, and Required Corrective Actions should focus on mortgage origination and any statutory or regulatory issues identified for the area reviewed. The conclusion must contain an overall conclusion on the area reviewed and summary details or facts supporting the conclusion, including a summary of material deficiencies. Include details supporting the conclusion in the Comments and Supporting Analysis section. If no deficiencies exist, it should be stated and the Required Corrective Actions section should state "N/A".

The Financial Condition Review should be included as an Area Reviewed. Please see the Scope Summary for instructions on what should be included in the Financial Condition Review. In addition, the CRA review should be conducted as an Area Reviewed.

>

[Click&type description]

Conclusion

[Click&type]

Comments and Supporting Analysis

<If a regulatory violation is identified, include the citation for the violation, consistent with the format from the Supervision and Examination System.>

[Click&type]

Required Corrective Actions

<This section identifies specific actions that management must take to resolve supervisory concerns, including specific time frames for completion. If there are no required corrective actions for a particular area, state "N/A". Actions requiring board or principal attention, including repeat deficiencies, should be included under Matters Requiring Attention in the Examination Conclusions section. Recommendations or ideas for management to consider should be provided under the Recommendations section; they should not be included under Required Corrective Actions.>

[Click&type]

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Area Reviewed [insert area name - 3]**

<.This section (Area Reviewed, Conclusion, Comments and Supporting Analysis, and Required Corrective Actions) should be repeated as many times as necessary to cover the different reviews conducted during the examination. The area reviewed should include findings for each specific product or service that was reviewed. For example, the area reviewed may be Mortgage Origination. The Conclusion, Comments and Supporting Analysis, and Required Corrective Actions should focus on mortgage origination and any statutory or regulatory issues identified for the area reviewed. The conclusion must contain an overall conclusion on the area reviewed and summary details or facts supporting the conclusion, including a summary of material deficiencies. Include details supporting the conclusion in the Comments and Supporting Analysis section. If no deficiencies exist, it should be stated and the Required Corrective Actions section should state "N/A".

The Financial Condition Review should be included as an Area Reviewed. Please see the Scope Summary for instructions on what should be included in the Financial Condition Review. In addition, the CRA review should be conducted as an Area Reviewed.

>

[Click&type description]

Conclusion

[Click&type]

Comments and Supporting Analysis

<If a regulatory violation is identified, include the citation for the violation, consistent with the format from the Supervision and Examination System.>

[Click&type]

Required Corrective Actions

<This section identifies specific actions that management must take to resolve supervisory concerns, including specific time frames for completion. If there are no required corrective actions for a particular area, state "N/A". Actions requiring board or principal attention, including repeat deficiencies, should be included under Matters Requiring Attention in the Examination Conclusions section. Recommendations or ideas for management to consider should be provided under the Recommendations section; they should not be included under Required Corrective Actions.>

[Click&type]

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Area Reviewed [insert area name - 4]**

<.This section (Area Reviewed, Conclusion, Comments and Supporting Analysis, and Required Corrective Actions) should be repeated as many times as necessary to cover the different reviews conducted during the examination. The area reviewed should include findings for each specific product or service that was reviewed. For example, the area reviewed may be Mortgage Origination. The Conclusion, Comments and Supporting Analysis, and Required Corrective Actions should focus on mortgage origination and any statutory or regulatory issues identified for the area reviewed. The conclusion must contain an overall conclusion on the area reviewed and summary details or facts supporting the conclusion, including a summary of material deficiencies. Include details supporting the conclusion in the Comments and Supporting Analysis section. If no deficiencies exist, it should be stated and the Required Corrective Actions section should state "N/A".

The Financial Condition Review should be included as an Area Reviewed. Please see the Scope Summary for instructions on what should be included in the Financial Condition Review. In addition, the CRA review should be conducted as an Area Reviewed.

>

[Click&type description]

Conclusion

[Click&type]

Comments and Supporting Analysis

<If a regulatory violation is identified, include the citation for the violation, consistent with the format from the Supervision and Examination System.>

[Click&type]

Required Corrective Actions

<This section identifies specific actions that management must take to resolve supervisory concerns, including specific time frames for completion. If there are no required corrective actions for a particular area, state "N/A". Actions requiring board or principal attention, including repeat deficiencies, should be included under Matters Requiring Attention in the Examination Conclusions section. Recommendations or ideas for management to consider should be provided under the Recommendations section; they should not be included under Required Corrective Actions.>

[Click&type]

Division of Banks

Examination Report

Entity Name:

Examination Start Date:

Recommendation(s)

Suggestions to improve or strengthen currently satisfactory entity practices.

<The section is an optional section to provide recommendations to improve or strengthen entity practices that are currently found to be satisfactory.>

[Click&type]

Division of Banks**Examination Report****Entity Name:****Examination Start Date:****Compliance with Supervisory or Enforcement Actions**

The status of the supervised entity's compliance with consumer financial protection-related supervisory or enforcement actions, including any areas of non-compliance or partial compliance.

<This section should be completed if the supervised entity has existing consumer financial protection-related supervisory or enforcement action(s) in place from the Division or the entity's prudential regulator. Supervisory actions are non-public agreements such as Memoranda of Understanding. Enforcement Actions include public orders to Cease and Desist or to pay Civil Money Penalties. Use this section to document conclusions and supporting analysis as well as required corrective actions concerning the supervised entity's compliance with any such actions. Generally, if the supervised entity has failed to comply with any requirements, this should be addressed as a Matter Requiring Attention.

If there are no existing or previous consumer financial protection-related supervisory or enforcement action(s), insert "N/A." >

Conclusion

[Click&type]

Comments and Supporting Analysis

[Click&type]

Corrective Actions

[Click&type]

Division of Banks

Examination Report

Entity Name:

Examination Start Date:

Appendix

Division Examination Team Members

<Use this section of the report to identify all Division examiners who participated in the examination of the regulated entity.>

The following individuals participated in this examination:

[Click&type]